

MONTHLY AVERAGE BUDGET WORKSHEET

Note: "Children" refers to minor children

A. HOME	AMOUNT
Rent	
Primary Mortgage Principal	
Primary Mortgage Interest	
2nd Mortgage/Home Equity Loan Principal	
2nd Mortgage/Home Equity Loan Interest	
Total Rent or Mortgage	\$0
Property Tax	
Homeowners or Renters Insurance	
Homeowners Association Dues	
Housekeeper/Cleaner	
Gardener/Landscaper	
Pool Cleaning	
Pest Control	
Security System	
Carpet/Tile/Window/Air-Duct Cleaning	
Trash Pickup	
Other	
Total Dues and Maintenance	\$0
Grand Total Home	\$0

B. HEALTH CARE COSTS <i>(out-of-pocket/not covered by insurance)</i>	SELF	CHILDREN	TOTAL
Medical/Doctor Visits			\$0
Mental Health/Therapy			\$0
Dental (Cleanings/Fillings/Restorative/Orthodontia)			\$0
Vision/Glasses/Contacts			\$0
Prescription and Non-Prescription Medications			\$0
Physical Therapy			\$0
Other			\$0
Total Health Care Costs <i>(doesn't include cost of insurance premiums)</i>	\$0	\$0	\$0

C. CHILD CARE & EXPENSES FOR MINOR CHILDREN	AMOUNT
Childcare <i>(so parent can work)</i>	
Babysitter	
Tutoring/Lessons	
Sports/Clubs/Extracurriculars	
Summer Camp <i>(divide by 12)</i>	
Allowance	
School Lunch	
Entertainment	
Other	
Total Child Care and Child-Related	\$0

D. GROCERIES AND HOUSEHOLD SUPPLIES		AMOUNT
Groceries		
Household Supplies		
Total Groceries and Supplies		\$0

E. RESTAURANTS & TAKE OUT/DELIVERY		AMOUNT
Seated Dining		
Take Out/Delivery		
Total Eating Out/Take Out/Delivery		\$0

F&G. UTILITIES AND COMMUNICATION		AMOUNT
Gas & Electric		
Water		
Internet/Cable Television		
Landline Telephone		
Wireless Service (self)		
Wireless Service (children)		
Total Utilities & Communication		\$0

H&I. CLOTHES, DRY-CLEANING AND LAUNDRY		AMOUNT
Laundry/Dry Cleaning/Tailoring		
Clothes/Shoes (self)		
Clothes/Shoes (children)		
Jewelry and Accessories		
Total Clothes		\$0

J. EDUCATION	SELF	CHILDREN	TOTAL
Tuition			
Housing			
Books and Supplies			
Other			
Total Education			\$0

K. ENTERTAINMENT, RECREATION, GIFTS AND NON-BUSINESS TRAVEL		AMOUNT
Vacations/Holiday Travel/Non-Business Travel		
Sporting Events/Concerts/Theater (include tickets, parking and food)		
Membership Dues for Fitness/Health Club/Country Club/Social Club		
Subscriptions (Newspapers/Magazines/Satellite Radio/Hulu/Netflix/Amazon Prime)		
Lessons		
Gifts		
Other		
Total Entertainment and Recreation		\$0

L. AUTO EXPENSES AND TRANSPORTATION	SELF	CHILDREN	TOTAL
Car Insurance			\$0
Gas			\$0
Oil Changes/Tires/Routine Maintenance/Car Wash			\$0
Parking			\$0
Ridesharing Apps /Bus/Subway			\$0
Total Auto and Transportation			\$0

M. INSURANCE (excluding healthcare)	AMOUNT
Life	
Disability	
Long-Term Care	
Umbrella	
Other	
Total Insurance (excluding healthcare)	\$0

N. SAVINGS AND INVESTMENTS	AMOUNT
Savings/Investments Outside of Retirement Accounts	
Retirement Contributions	
Total Savings and Investments	\$0

O. CHARITABLE AND POLITICAL CONTRIBUTIONS	AMOUNT
Donations to Charities/Non-Profits	
Political Contributions	
Total Charitable and Political Contributions	\$0

P. INSTALLMENT PAYMENTS NOT LISTED ABOVE	AMOUNT
Car or Lease Payment	
Line of Credit	
Other	
Total Installment Payments	\$0

Q. MISCELLANEOUS	SELF	CHILDREN	TOTAL
Haircut/Hairstyle/Color			\$0
Skincare/Waxing/Nails/Massage			\$0
Cosmetics/Sundries			\$0
Tax/Financial/Legal Services			\$0
Pet Care/Vet			\$0
Hobbies			\$0
Other			\$0
Total Miscellaneous			\$0

*HEALTHCARE, DENTAL AND VISION INSURANCE PREMIUMS	SELF	CHILDREN	TOTAL
Healthcare (only include self and children under 18)			\$0
Dental (only include self and children under 18)			\$0
Vision (only include self and children under 18)			\$0
Total Healthcare/Dental/Vision Insurance			\$0

**PAYMENTS FOR ADULT CHILDREN	AMOUNT
College/Grad School	
Rent	
Healthcare/Dental/Vision Insurance (for children over 18)	
Other	
Total Payments for Adult Children	\$0

TOTAL MONTHLY EXPENSES	\$0
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